



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 09/891,913 ) Art Unit  
Filed: June 26, 2001 ) 3692  
10 For: Method and Apparatus for A Payment  
Card System )  
Examiner: Monfeldt, Sarah M )  
15 Attorney Docket: 11195.33 )

**REQUEST FOR CONTINUED EXAMINATION (RCE) UNDER 37 CFR §1.114  
AND AMENDMENT AND RESPONSE TO OFFICE ACTION**

20 Commissioner for Patents  
P O Box 1450,  
Alexandria, VA 22313-1450

Sir:

25 This response is to the Final Office Action dated November 7, 2008 having a  
shortened statutory period for response set to expire on February 7, 2009. An RCE along  
with fee of \$405 is being filed herewith. Please amend the above-captioned patent  
application as set forth below.

30 The Application, as amended, is believed to be in condition for allowance.  
Accordingly, reexamination, reconsideration and allowance of all pending claims are  
respectfully requested.

35 **CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States  
Postal Service as first class mail, postage prepaid, in an envelope addressed to: Mail  
Stop RCE, Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on

40 Jan 20/2009 by T. Singhal TARA  
CHAND SINGHAL, Applicant